

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION**

IN RE: **Andre LazarYoung**
Debbie Lagail Young
Debtor(s)

Case No.

Chapter 13 Proceeding

☐ **AMENDED** ☐ **MODIFIED**
DEBTOR(S)' CHAPTER 13 PLAN
AND MOTIONS FOR VALUATION AND LIEN AVOIDANCE

Creditors are hereby notified that the following Plan may be amended at any time before confirmation. Any amendment may affect your status as a creditor. The Debtor's estimate of how much the Plan will pay, projected payments, and estimates of the allowed claims may also change. The following information advises creditors of the status of the case based on the information known at the time of its preparation. Any special concerns of a creditor may justify attendance at the Meeting of Creditors and such other action as may be appropriate under the circumstances. More detailed information is on file at the Office of the United States Bankruptcy Clerk in El Paso or Waco, Texas. Local Bankruptcy Rules and Standing Orders on procedures are available at the Clerk's Office and online at www.txwb.uscourts.gov.

Use of the singular word "Debtor" in this Plan includes the plural where appropriate.

Plan Summary

- A. The Debtor's Plan Payment will be \$2,700.00 Monthly, paid by ☒ Pay Order or ☐ Direct Pay for 57 months. The gross amount to be paid into the plan is \$153,900.00.
- B. The Plan proposes to pay all allowed priority claims in full, all secured claims to the extent of the value of the collateral or the amount of the claim, whichever amount is provided for in Section VI below, and approximately 100% of each unsecured allowed claim.
- THIS PLAN DOES NOT ALLOW CLAIMS. YOU MUST FILE A PROOF OF CLAIM BY THE APPLICABLE DEADLINE TO RECEIVE DISTRIBUTIONS UNDER ANY PLAN THAT MAY BE CONFIRMED. CREDITORS ARE REFERRED TO THE FEDERAL RULES OF BANKRUPTCY PROCEDURE, THE LOCAL BANKRUPTCY RULES FOR THE WESTERN DISTRICT OF TEXAS, AND THE APPLICABLE STANDING ORDER RELATING TO CHAPTER 13 CASE ADMINISTRATION FOR THIS DIVISION, FOR INFORMATION ON THESE AND OTHER DEADLINES.
- C. The value of the Debtor's non-exempt assets is \$0.00.
- D. If the payment of any debt is proposed to be paid directly by the Debtor outside the Plan, it is so noted in Section VI(1), set forth below.

Plan Provisions

I. Vesting of Estate Property

- ☒ Upon confirmation of the Plan, all property of the estate shall vest in the Debtor and shall not remain as property of the estate.
- ☐ Upon confirmation of the Plan, all property of the estate shall not vest in the Debtor, but shall remain as property of the estate.
- ☐ Other (describe):

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Continuation Sheet # 1

II. Pre-Confirmation Disbursements

In accordance with the applicable Standing Order Relating to Chapter 13 Case Administration, the Debtor requests and consents to disbursement by the Chapter 13 Trustee of payments prior to confirmation of the Plan to evidence the Debtor's good faith, promote successful completion of the case, and to provide adequate protection to secured creditors. The Debtor shall remit such payments to the Trustee commencing 15 days after the filing of the petition. Provided all conditions for disbursement are met and unless otherwise ordered by the Court, the Trustee shall begin disbursing to creditors as provided below, on the first regularly scheduled disbursement after 30 days after the the petition is filed. Payments under this paragraph will cease upon confirmation of the Plan.

Creditor/Collateral	Pre-Confirmation Payment Amount	Other Treatment Remarks
American Honda Finance 2007 Honda Accord	\$276.88	
Bk Of Amer 2004 Chevrolet Trailblazer	\$217.50	
Capital One Auto Finance 2008 Honda Civic	\$290.63	

III. Executory Contracts/Unexpired Leases/Contracts for Deed

Pursuant to 11 U.S.C. §1322(b)(7) of the Bankruptcy Code, the Debtor hereby elects to assume the following executory contracts, unexpired leases, and/or contracts for deed, if any:

Creditor Name	Description of Contract	Election	In Default
T-Mobile	Service Contract \$149.50/Month Beginning:6/2008	Assumed	No

Pursuant to 11 U.S.C. §1322(b)(7) of the Bankruptcy Code, the Debtor hereby elects to reject the following executory contracts, unexpired leases, and/or contracts for deed, if any:

Creditor Name	Description of Contract	Election	In Default
Verizon Wireless	Service Contract Terms: \$149.99/Month Beginning: 10/07	Rejected	Yes

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Continuation Sheet # 2

IV. Motion to Value Collateral Pursuant to 11 U.S.C. § 506

The Trustee shall pay allowed secured claims, which require the filing of a proof of claim, to the extent of the value of the collateral or the amount of the claim, whichever amount is provided for in Section VI(2), hereof, plus interest thereon at the rate specified in this Plan. Except for secured claims for which provision is made to pay the full amount of the claim notwithstanding the value of the collateral, the portion of any allowed claim that exceeds the value of the collateral shall be treated as an unsecured claim under Section VI(2)(F).

The Debtor(s) move(s) to value the collateral described below in the amounts indicated. The values as stated below represent the replacement values of the assets held for collateral, as required under Section 506(a)(2). Objections to valuation of collateral proposed by this Motion and Plan must be filed no later than ten (10) days prior to the confirmation hearing date. If no timely response or objection is filed, the relief requested may be granted in conjunction with confirmation of the Plan.

Creditor / Collateral	Estimated Claim	Value of Collateral	Monthly Payment or Method of Disbursement	Interest Rate	Anticipated Total to Pay	Other Treatment/Remarks
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"I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct. Executed on _____."

Debtor

Joint Debtor

V. Motion to Avoid Lien Pursuant to 11 U.S.C. § 522(f)

The Bankruptcy Code allows certain liens to be avoided. If a lien is avoided, the claim will not be treated as a secured claim but as an unsecured claim under Section VI(2)(F).

The Debtor moves to avoid the following liens that impair exemptions. Objections to lien avoidance as proposed in this Plan must be filed no later than ten (10) days prior to the confirmation hearing date. If no timely objection is filed, the relief requested may be granted in conjunction with confirmation of the Plan. (Debtor must list the specific exempt property that the lien impairs and the basis of the lien--e.g., judicial lien, nonpurchase-money security interest, etc.)

Creditor / Property subject to lien	Amount of Lien to be Avoided	Remarks
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Continuation Sheet # 3

VI. Specific Treatment for Payment of Allowed Claims

1. PAYMENTS TO BE MADE BY THE DEBTOR DIRECTLY TO CREDITORS, INCLUDING POST-PETITION DOMESTIC SUPPORT OBLIGATIONS

A. Debtor(s) shall pay the following creditors directly. Creditors with claims based on a post-petition domestic support obligation ("DSO"), including all governmental units to which a DSO claim has been assigned, or is owed, or that may otherwise recover a DSO claim, **MUST** be paid directly. Minors should be identified by their initials only. If no DSO creditor is listed, the Debtor represents he/she has no domestic support obligation.

All direct payments listed below shall be made in addition to the Plan payments made by Debtor to the Chapter 13 Trustee as herein set forth. Secured creditors who are paid directly shall retain their liens, and the Debtor(s) shall maintain insurance on the collateral, in accordance with the terms of the documents creating the lien on the collateral.

Creditor / Collateral, if any (including the name of each DSO creditor)	Remarks	Debt Amount	Payment Amount/Interval
ACS/Wachovia		\$21,998.02	
American Home Mortgage Servicing Inc. 8703 Starview St. Temple, TX 76502		\$171,191.80	\$1,341.97
American Home Mortgage Servicing Inc. 8703 Starview St. Temple, TX 76502		\$39,158.84	\$340.00
ECMC		\$47,648.47	\$89.00
ECMC		\$8,500.00	
ECMC		\$40,467.38	
Nelnet for College Access Network		\$0.00	\$91.00
Wachovia Education Fin		\$10,000.00	
Wachovia Education Fin		\$5,584.00	
Wachovia Education Fin		\$7,149.00	
Wachovia/acs		\$21,689.00	\$251.00
Wells Fargo Ed Fin Svc		\$0.00	
Wells Fargo Ed Fin Svc		\$0.00	
Wells Fargo Ed Fin Svc		\$0.00	

B. Debtor surrenders the following collateral. Confirmation of the Plan shall operate to lift the automatic stay provided by 11 U.S.C. § 362(a) with respect to the collateral listed, and any unsecured deficiency claim may be filed in accordance with the procedures set forth in the Standing Order Relating to Chapter 13 Case Administration for this Division.

Creditor/Collateral	Collateral to Be Surrendered
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Continuation Sheet # 4

2. PAYMENTS TO BE MADE BY TRUSTEE TO CREDITORS

A. Administrative Expenses

Administrative Expenses shall include the Trustee's commission and debtor's attorney's fees. The Trustee shall receive up to 10% of all sums disbursed, except on any funds returned to the Debtor. No fees or expenses of counsel for the debtor(s) may be paid until the filing fee is paid in full, and any fees and expenses that are allowed in addition to the fees and expenses originally agreed to be paid, may be paid only after all prior allowed fees and expenses have been paid.

Creditor	Estimated Amount of Debt	Payment Method: before secured creditors, after secured creditors, or along with secured	Remarks
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James C. Herring & Associates	\$2,700.00	Along With
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B. Priority Claims, Including Domestic Support Obligation Arrearage Claims

Creditor	Estimated Amount of Debt	Payment Method: before secured creditors, after secured creditors, or along with secured	Remarks
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C. Arrearage Claims

Creditor / Collateral	Estimated Claim	Estimated Value of Collateral	Monthly Payment or Method of Disbursement	Interest Rate	Anticipated Total to Pay	Other Treatment/Remarks
American Home Mortgage Servicing Inc. 8703 Starview St. Temple, TX 76502	\$9,777.09	\$9,777.09	Pro-Rata	5%	\$10,340.55	
American Home Mortgage Servicing Inc. 8703 Starview St. Temple, TX 76502	\$2,826.31	\$2,826.31	Pro-Rata	5%	\$2,989.21	
American Home Mortgage Servicing Inc. 8703 Starview St. Temple, TX 76502	\$9,286.94	\$9,286.94	Pro-Rata	0%	\$9,286.94	
American Home Mortgage Servicing Inc. 8703 Starview St. Temple, TX 76502	\$2,128.88	\$2,128.88	Pro-Rata	0%	\$2,128.88	

D. Cure Claims on Assumed Contracts, Leases, and Contracts for Deed

Creditor/Subject Property, if any	Estimated Amount of Cure Claim	Monthly Payment or Method of Disbursement	Remarks
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Continuation Sheet # 5

E. Secured Creditors

Secured creditors shall retain their liens on the collateral that is security for their claims until the earlier of the date the underlying debt, as determined under non-bankruptcy law, has been paid in full, or the date of discharge under 11 U.S.C. § 1328. Therefore, if the debtor's case is dismissed or converted without completing of all Plan payments, the liens shall be retained by the creditors to the extent recognized by applicable non-bankruptcy law.

Creditor/Collateral	Estimated Claim	Value of Collateral	Monthly Payment or Method of Disbursement	Interest Rate	Anticipated Total to Pay	Other Treatment/Remarks (specifically note if claim amount to be paid although greater than value of collateral)
American Honda Finance 2007 Honda Accord	\$26,795.65	\$17,150.00	\$747.69 Avg.	6.5%	\$30,655.28	Pay claim amount
Bell County Tax A/C 8706 Starview St. Temple, TX 76502	\$0.00	\$0.00	Pro-Rata	12%	\$0.00	
Bk Of Amer 2004 Chevrolet Trailblazer	\$13,142.79	\$10,000.00	\$325.61 Avg.	5%	\$10,745.00	
Capital One Auto Finance 2008 Honda Civic	\$26,596.53	\$23,250.00	\$719.70 Avg.	5%	\$29,507.62	Pay claim amount
Lacks Living Room Suite	\$439.57	\$900.00	Pro-Rata	5%	\$464.91	

F. General Unsecured Creditors (including claims from rejection of contracts, leases and contracts for deed).
Describe treatment for the class of general unsecured creditors.

General Unsecured Creditors will receive approximately 100% of their allowed claims.

Totals:

Administrative Claims	<u>\$2,700.00</u>
Priority Claims	<u>\$0.00</u>
Arrearage Claims	<u>\$24,019.22</u>
Cure Claims	<u>\$0.00</u>
Secured Claims	<u>\$63,831.75</u>
Unsecured Claims	<u>\$38,162.42</u>

VII. Supplemental Plan Provisions

The following are the Supplemental Plan Provisions:

Student Loan Repayment

Debtor(s) will repay all student loans directly, not in Chapter 13 plan.

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Continuation Sheet # 6

Step Fixed Payments Are Designated in This Plan

Under 11 U.S.C. Sec. 1325(a)(5)(B)(iii), each secured creditor is allowed to receive a fixed payment for the duration of the plan. This plan makes provision for step fixed payments. Unless an objection is filed by the secured creditor(s) regarding the variable payments, the variable payments will be deemed acceptable to that secured creditor for the duration of the plan.

Respectfully submitted this date: 07/07/2009.

/s/ Glynn Beaty

Glynn Beaty
6801 Sanger Aveune, Ste 190
Waco, TX 76710
Phone: (254) 399-9977 / Fax: (254) 399-9909
(Attorney for Debtor)

/s/ Andre LazarYoung

Andre LazarYoung
8703 Starview St.
Temple, TX 76502
(Debtor)

/s/ Debbie Lagail Young

Debbie Lagail Young
8703 Starview St.
Temple, TX 76502
(Joint Debtor)

**UNITED STATES BANKRUPTCY COURT
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Debtor

CASE NO.

Debbie Lagail Young
Joint Debtor

CHAPTER **13**

CERTIFICATE OF SERVICE

I, the undersigned, hereby certify that on July 7, 2009, a copy of the attached Chapter 13 Plan, with any attachments, and Budget and Monthly Family Income were served on each party in interest listed below, by placing each copy in an envelope properly addressed, postage fully prepaid in compliance with Local Rule 9013 (g).

/s/ Glynn Beaty

Glynn Beaty
Bar ID:24026787
James C. Herring & Associates
6801 Sanger Aveune, Ste 190
Waco, TX 76710
(254) 399-9977

AAFES/MIL STAR/EXCHANGE
xxxxxxxxxxxxx5062
P O Box 740933
Dallas,Tx 75374

American Home Mortgage Servicing Inc
xxxxxxxxxx2275
PO Box 631730
Irving, TX 75063-1730

American Home Mortgage Servicing Inc.
xxxxxxxxxx2283
PO Box 631730
Irving, TX 75063-1730

AAFES/MIL STAR/EXCHANGE
xxxxxxxxxxxxx6545
P O Box 740933
Dallas,Tx 75374

American Home Mortgage Servicing Inc
xxxxxxxxxx2283
PO Box 631730
Irving, TX 75063-1730

American Honda Finance
xxxx1262
PO Box 168088
Irving, TX 75016

ACS/Wachovia
xxxx0633
PO Box 22724
Long Beach, CA 90801-5724

American Home Mortgage Servicing Inc
xxxxxxxxxx2275
PO Box 631730
Irving, TX 75063-1730

Andre LazarYoung
8703 Starview St.
Temple, TX 76502

American Home Mortgage Servicing Inc.
xxxxxxxxxx2283
PO Box 631730
Irving, TX 75063-1730

American Home Mortgage Servicing Inc.
xxxxxxxxxx2283
PO Box 631730
Irving, TX 75063-1730

Ascension Capital Group
PO Box 201347
Arlington, TX 76006

**UNITED STATES BANKRUPTCY COURT
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IN RE: **Andre LazarYoung**
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CASE NO.

Debbie Lagail Young
Joint Debtor

CHAPTER **13**

CERTIFICATE OF SERVICE

(Continuation Sheet #1)

Bank of America Military Bank
xxxxxx0959
Fort Sam Houston Banking Center
1422 East Grayson Box 8000
San Antonio, TX 78208

CashCall Inc
xx6533
MS 550
PO Box 91121
Seattle, WA 98111-9221

eCAST Settlement Corp
xxxxxxx0220
Transferee of Capital One
PO Box 35480
Newark, NJ 07193-5480

Bell County Tax A/C
xxxious
PO Box 390
Belton, TX 76513-0390

CBA Collections
xxx6827
PO Box 5013
Hayward, CA 94540-5013

eCAST Settlement Corp
xxxxxxx1000
Transferee of Chase
PO Box 35480
Newark, NJ 07193-5480

Bk Of Amer
xx4687
1422 East Grayson
San Antonio, TX 78208

CHASE BANK USA , N.A.
xxxxxxxxxxxx3009
PO BOX 100018
KENNESAW, GA 30156-9104

eCAST Settlement Corp
xxxxxxx5078
Transferee of GE Money Bank
PO Box 35480
Newark, NJ 07193-5480

Capella University
xxx0077
PO Box 1450
Minneapolis, MN 55485

Credit Protect Assoc.
xxxxx0500
PO Box 802068
Dallas, TX 75380

eCAST Settlement Corporation
assignee of
GE Money Bank/JC Penney Consumer
POB 35480
Newark NJ 07193-5480

Capital One Auto Finance
xxxxxxxxxxxx1001
PO Box 201347
Arlington, TX 76006

Direct Charge
xxxxxxxxx6120
P O Box 740933
Dallas,Tx 75374

ECMC
xxx3974
7325 Beaufont Springs, Ste. 200
Richmond, VA 23225

Cash Net USA
xxxious
200 W. Jackson BLvd 14th Floor
Chicago, IL 60606-6941

Discover
9489
PO Box 30395
Salt Lake City, UT 84130

ECMC
xxx5060
7325 Beaufont Springs, Ste. 200
Richmond, VA 23225

Cash Transfer Centers
xxxious
dba Northway Credit
PO Box 10726
Wilmington, DE 19803

Discover Bank/DFS Services LLC
xxxxxxxx3076
PO Box 3025
New Albany, OH 43054-3025

ECMC
xxxxxxxxxxxx0002
7325 Beaufont Springs, Ste. 200
Richmond, VA 23225

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION**

IN RE: **Andre LazarYoung**
Debtor

CASE NO.

Debbie Lagail Young
Joint Debtor

CHAPTER **13**

CERTIFICATE OF SERVICE

(Continuation Sheet #2)

Federal Credit Corp
xxxxx07N1
Po Box 599
Colleyville, TX 76034

IRS-Special Procedures
PO Box 21126
Philadelphia, PA 19114

Loan Shop Online
xx8567
LTs Management Services
2207 Concord Pike #505
Wilmington, DE 19803

First Bank of Delaware
xxxxx5694
1000 Rocky Run Parkway
Wilmington, DE. 19803

JC Penney
xx9569
Attention: Bankruptcy Department
PO Box 103106
Roswell, GA 30076

LTD Financial Service
xxxxxxx3650
7322 SW Frwy #1600
Houston, TX 77074

GC Services
xxxxx2256
Attn: Bankruptcy
6330 Gulfon
Houston, TX 77081

Jefferson Capital Systems LLC
xxxxxxxxxxx9073
PO BOX 7999
SAINT CLOUD MN 56302-9617

McCreary, Veselka, Bragg & Allen,
P.C.
Lee Gordon
P. O. Box 1269
Round Rock, TX 78680

HSBC
xxxxxxx0392
ATTN: BANKRUPTCY
PO BOX 5213
Carol Stream, IL 60197

June A. Mann
Mann & Stevens, P.C.
550 Westcott Street, Suite 560
Houston, TX 77007

Medical Data Systems I
xxxxxxx9283
Attn: Bankruptcy
2001 9th Ave Ste 312
Vero Beach, FL 32960

HSBC Auto Finance
xxxx0084
Bankruptcy Notices
PO Box 17909
San Diego, CA 92177

Lacks
xxxxxxxxxxx6711
2391 Ne Loop Suite 201
San Antonio, TX 78217

Mil Star
xxxxxxx0486
Attention: Bankruptcy
PO Box 650062
Dallas, TX 75236

Hsbc Bank
xxxxxxxxxxx8587
Po Box 5253
Carol Stream, IL 60197

Loan Point
xx2296
PO Box 148
Mission, KS 66201

Mil Star
xxxxxxx0178
Attention: Bankruptcy
PO Box 650062
Dallas, TX 75236

Hsbc Bank
xxxxxxxxxxx7586
Po Box 5253
Carol Stream, IL 60197

Loan Point USA
xx2296
PO Box 148
Mission, KS 66201

Mil Star
xxxxxxxxxxx6545
Attention: Bankruptcy
PO Box 650062
Dallas, TX 75236

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION**

IN RE: **Andre LazarYoung**
Debtor

CASE NO.

Debbie Lagail Young
Joint Debtor

CHAPTER **13**

CERTIFICATE OF SERVICE

(Continuation Sheet #3)

MILITARY ACCEPTANCE
CORPORATION
xxx3657
PO BOX 10338
KANSAS CITY, MO 64111-0338

Pay check today
xx8882
MTE Financial Services
38 E Ridgewood Ave #395
Ridgewood, NJ 07450

United Cash Loans
xxxxx2299
3531 P St. N W PO Box 111
Miami, OK 74355

MILITARY ACCEPTANCE
CORPORATION
PO BOX 10338
KANSAS CITY, MO 64111-0338

Prin Res Mtg
xxx6871
Attn: Bankruptcy
Des Moines, IA 50392

USAA FEDERAL SAVINGS BANK
xxxxxxx5882
C O WEINSTEIN AND RILEY, PS
2001 WESTERN AVENUE, STE 400
SEATTLE, WA 98121

My Cash Now
xxxxx3980
2533 North Carson Ste 5020
Carson City, NV 89706-0147

Quest Direct
xxxious
1400 Raff Rd. SW
Canton, OH 44750

USAA Savings Bank
xxxxxxx/xxxx949-1
10750 McDermott Fwy
San Antonio, TX 78288

Nelnet for College Access Network
xxxx3874
College Access Network
999 18th Street, Suite 425
Denver, CO 80202

Ray Hendren, Trustee
8310 Capital of Texas Hwy North
Austin, TX 78731

Valley Cred
xxxxxxx0097
Pob 2162
Hagerstown, MD 21742

New World MEdia
xxxxxxx/xx9769
6245 Howard Street
Niles, IL 60714

Roundup Funding LLC
xxxx-xxxx-xxxx-5275
MS 550
PO Box 91121
Seattle, WA 98111-9221

Verizon Wireless
xxxxxxx-0001
POB 3397
Bloomington, IL 61701

OSI
xxx3944
P.O. Box 968
Brookfield, WI 53008

Sage Meadows
xxxxxxxxxxx3350
c/o Real Manage
12335 Hymeadow Drive
Austin, TX 78750

Wachovia Education Fin
xxx5072
Po Box 3117
Winston Salem, NC 27102

OSI Recovery Solutions
xxxxxxx0337
PO Box 8902
Westbury, NY 11590-8902

Sprint Nextel Correspondence
xxxxxxxxxxxxxxxxxxx0310
Attn Bankruptcy Dept
PO Box 7949
Overland Park KS 66207-0949

Wachovia Education Fin
xxx3305
Po Box 3117
Winston Salem, NC 27102

**UNITED STATES BANKRUPTCY COURT
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IN RE: **Andre LazarYoung**
Debtor

CASE NO.

Debbie Lagail Young
Joint Debtor

CHAPTER **13**

CERTIFICATE OF SERVICE
(Continuation Sheet #4)

Wachovia Education Fin
xxxx0561
Po Box 3117
Winston Salem, NC 27102

Wachovia/acs
xxxxxx7371
501 Bleecker St
Utica, NY 13501

Wells Fargo Ed Fin Svc
xxxxxxxxxxxx0003
301 E 58th St N
Sioux Falls, SD 57104

Wells Fargo Ed Fin Svc
xxxxxxxxxxxx0004
301 E 58th St N
Sioux Falls, SD 57104

Wells Fargo Ed Fin Svc
xxxxxxxxxxxx0001
301 E 58th St N
Sioux Falls, SD 57104

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION**

IN RE: **Andre LazarYoung, Debtor**
Debbie Lagail Young, Joint Debtor

CASE NO **Unknown**

CHAPTER **13**

PROPOSED PAYMENT SCHEDULE FOR CHAPTER 13 PLAN (PRO FORMA)

The following payment schedule is a projection of the anticipated payments to be made to the creditors under the plan. This Pro Forma serves as support documentation to the debtor's proposed plan. Actual distributions by the Chapter 13 Trustee may vary.

CREDITOR NAME	AMOUNT	INT RATE	INT PAID	MONTH 1	MONTH 2	MONTH 3	MONTH 4	MONTH 5	MONTH 6
American Home Mortgage Servi	\$9,777.09	5.00%	\$563.46	\$420.14	\$340.69	\$341.34	\$342.00	\$342.66	\$343.32
American Home Mortgage Servi	\$2,826.31	5.00%	\$162.90	\$121.45	\$98.49	\$98.68	\$98.87	\$99.06	\$99.25
American Home Mortgage Servi	\$9,286.94	0.00%	\$0.00	\$397.42	\$320.93	\$320.22	\$319.51	\$318.79	\$318.08
American Home Mortgage Servi	\$2,128.88	0.00%	\$0.00	\$91.10	\$73.57	\$73.41	\$73.24	\$73.08	\$72.92
American Honda Finance	\$26,795.65	6.50%	\$3,859.63	\$215.00	\$515.00	\$515.00	\$515.00	\$515.00	\$515.00
Bell County Tax A/C	\$0.00	12.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Bk Of Amer	\$10,000.00	5.00%	\$745.00	\$125.00	\$325.00	\$325.00	\$325.00	\$325.00	\$325.00
Capital One Auto Finance	\$26,596.53	5.00%	\$2,911.09	\$291.00	\$491.00	\$491.00	\$491.00	\$491.00	\$491.00
James C. Herring & Associates	\$2,700.00	0.00%	\$0.00	\$750.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00
Lacks	\$439.57	5.00%	\$25.34	\$18.89	\$15.32	\$15.35	\$15.38	\$15.41	\$15.43

BEGINNING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00
NEW BALANCE:	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:	\$2,430.00	\$2,430.00	\$2,430.00	\$2,430.00	\$2,430.00	\$2,430.00	\$2,430.00	\$2,430.00	\$2,430.00
DISTRIBUTION TO GENERAL UNSECURED:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:	\$270.00	\$270.00	\$270.00	\$270.00	\$270.00	\$270.00	\$270.00	\$270.00	\$270.00
ENDING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

CREDITOR NAME	AMOUNT	INT RATE	INT PAID	MONTH 7	MONTH 8	MONTH 9	MONTH 10	MONTH 11	MONTH 12
American Home Mortgage Servi	\$9,777.09	5.00%	\$563.46	\$343.98	\$344.64	\$365.63	\$447.83	\$448.67	\$449.53
American Home Mortgage Servi	\$2,826.31	5.00%	\$162.90	\$99.44	\$99.63	\$105.70	\$129.45	\$129.70	\$129.94
American Home Mortgage Servi	\$9,286.94	0.00%	\$0.00	\$317.37	\$316.65	\$334.54	\$408.05	\$407.13	\$406.20
American Home Mortgage Servi	\$2,128.88	0.00%	\$0.00	\$72.75	\$72.59	\$76.69	\$93.54	\$93.33	\$93.12
American Honda Finance	\$26,795.65	6.50%	\$3,859.63	\$515.00	\$515.00	\$515.00	\$515.00	\$515.00	\$515.00
Bell County Tax A/C	\$0.00	12.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Bk Of Amer	\$10,000.00	5.00%	\$745.00	\$325.00	\$325.00	\$325.00	\$325.00	\$325.00	\$325.00
Capital One Auto Finance	\$26,596.53	5.00%	\$2,911.09	\$491.00	\$491.00	\$491.00	\$491.00	\$491.00	\$491.00
James C. Herring & Associates	\$2,700.00	0.00%	\$0.00	\$250.00	\$250.00	\$200.00	\$0.00	\$0.00	\$0.00
Lacks	\$439.57	5.00%	\$25.34	\$15.46	\$15.49	\$16.44	\$20.13	\$20.17	\$20.21

BEGINNING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00
NEW BALANCE:	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:	\$2,430.00	\$2,430.00	\$2,430.00	\$2,430.00	\$2,430.00	\$2,430.00	\$2,430.00	\$2,430.00	\$2,430.00
DISTRIBUTION TO GENERAL UNSECURED:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:	\$270.00	\$270.00	\$270.00	\$270.00	\$270.00	\$270.00	\$270.00	\$270.00	\$270.00
ENDING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

CREDITOR NAME	AMOUNT	INT RATE	INT PAID	MONTH 13	MONTH 14	MONTH 15	MONTH 16	MONTH 17	MONTH 18
American Home Mortgage Servi	\$9,777.09	5.00%	\$563.46	\$450.37	\$451.22	\$452.07	\$452.92	\$453.77	\$454.61
American Home Mortgage Servi	\$2,826.31	5.00%	\$162.90	\$130.19	\$130.44	\$130.68	\$130.93	\$131.17	\$131.42
American Home Mortgage Servi	\$9,286.94	0.00%	\$0.00	\$405.29	\$404.36	\$403.44	\$402.52	\$401.60	\$400.68
American Home Mortgage Servi	\$2,128.88	0.00%	\$0.00	\$92.90	\$92.69	\$92.48	\$92.27	\$92.06	\$91.85
American Honda Finance	\$26,795.65	6.50%	\$3,859.63	\$515.00	\$515.00	\$515.00	\$515.00	\$515.00	\$515.00
Bell County Tax A/C	\$0.00	12.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Bk Of Amer	\$10,000.00	5.00%	\$745.00	\$325.00	\$325.00	\$325.00	\$325.00	\$325.00	\$325.00
Capital One Auto Finance	\$26,596.53	5.00%	\$2,911.09	\$491.00	\$491.00	\$491.00	\$491.00	\$491.00	\$491.00
James C. Herring & Associates	\$2,700.00	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Lacks	\$439.57	5.00%	\$25.34	\$20.25	\$20.29	\$20.33	\$20.36	\$20.40	\$20.44

BEGINNING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00
NEW BALANCE:	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:	\$2,430.00	\$2,430.00	\$2,430.00	\$2,430.00	\$2,430.00	\$2,430.00	\$2,430.00	\$2,430.00	\$2,430.00
DISTRIBUTION TO GENERAL UNSECURED:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:	\$270.00	\$270.00	\$270.00	\$270.00	\$270.00	\$270.00	\$270.00	\$270.00	\$270.00
ENDING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

CREDITOR NAME	AMOUNT	INT RATE	INT PAID	MONTH 19	MONTH 20	MONTH 21	MONTH 22	MONTH 23	MONTH 24
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**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION**

IN RE: **Andre LazarYoung, Debtor**
Debbie Lagail Young, Joint Debtor

CASE NO **Unknown**

CHAPTER **13**

American Home Mortgage Servi	\$9,777.09	5.00%	\$563.46	\$455.46	\$456.31	\$457.15	\$458.00	\$458.85	\$459.70
American Home Mortgage Servi	\$2,826.31	5.00%	\$162.90	\$131.66	\$131.91	\$132.15	\$132.39	\$132.64	\$132.88
American Home Mortgage Servi	\$9,286.94	0.00%	\$0.00	\$399.76	\$398.84	\$397.93	\$397.01	\$396.09	\$395.17
American Home Mortgage Servi	\$2,128.88	0.00%	\$0.00	\$91.64	\$91.43	\$91.22	\$91.01	\$90.79	\$90.58
American Honda Finance	\$26,795.65	6.50%	\$3,859.63	\$515.00	\$515.00	\$515.00	\$515.00	\$515.00	\$515.00
Bell County Tax A/C	\$0.00	12.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Bk Of Amer	\$10,000.00	5.00%	\$745.00	\$325.00	\$325.00	\$325.00	\$325.00	\$325.00	\$325.00
Capital One Auto Finance	\$26,596.53	5.00%	\$2,911.09	\$491.00	\$491.00	\$491.00	\$491.00	\$491.00	\$491.00
James C. Herring & Associates	\$2,700.00	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Lacks	\$439.57	5.00%	\$25.34	\$20.48	\$20.51	\$20.55	\$20.59	\$20.63	\$20.67

BEGINNING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00
NEW BALANCE:	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:	\$2,430.00	\$2,430.00	\$2,430.00	\$2,430.00	\$2,430.00	\$2,430.00	\$2,430.00	\$2,430.00	\$2,430.00
DISTRIBUTION TO GENERAL UNSECURED:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:	\$270.00	\$270.00	\$270.00	\$270.00	\$270.00	\$270.00	\$270.00	\$270.00	\$270.00
ENDING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

CREDITOR NAME	AMOUNT	INT RATE	INT PAID	MONTH 25	MONTH 26	MONTH 27	MONTH 28	MONTH 29	MONTH 30
American Home Mortgage Servi	\$9,777.09	5.00%	\$563.46	\$349.69	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
American Home Mortgage Servi	\$2,826.31	5.00%	\$162.90	\$101.09	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
American Home Mortgage Servi	\$9,286.94	0.00%	\$0.00	\$299.36	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
American Home Mortgage Servi	\$2,128.88	0.00%	\$0.00	\$68.62	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
American Honda Finance	\$26,795.65	6.50%	\$3,859.63	\$638.89	\$1,033.48	\$1,037.57	\$1,042.12	\$1,047.22	\$1,052.99
Bell County Tax A/C	\$0.00	12.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Bk Of Amer	\$10,000.00	5.00%	\$745.00	\$344.90	\$400.62	\$392.85	\$384.17	\$374.39	\$363.29
Capital One Auto Finance	\$26,596.53	5.00%	\$2,911.09	\$611.72	\$995.90	\$999.58	\$1,003.71	\$1,008.39	\$1,013.72
James C. Herring & Associates	\$2,700.00	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Lacks	\$439.57	5.00%	\$25.34	\$15.73	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

BEGINNING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00
NEW BALANCE:	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:	\$2,430.00	\$2,430.00	\$2,430.00	\$2,430.00	\$2,430.00	\$2,430.00	\$2,430.00	\$2,430.00	\$2,430.00
DISTRIBUTION TO GENERAL UNSECURED:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:	\$270.00	\$270.00	\$270.00	\$270.00	\$270.00	\$270.00	\$270.00	\$270.00	\$270.00
ENDING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

CREDITOR NAME	AMOUNT	INT RATE	INT PAID	MONTH 31	MONTH 32	MONTH 33	MONTH 34	MONTH 35	MONTH 36
American Home Mortgage Servi	\$9,777.09	5.00%	\$563.46	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
American Home Mortgage Servi	\$2,826.31	5.00%	\$162.90	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
American Home Mortgage Servi	\$9,286.94	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
American Home Mortgage Servi	\$2,128.88	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
American Honda Finance	\$26,795.65	6.50%	\$3,859.63	\$1,059.61	\$1,067.30	\$1,136.86	\$1,237.82	\$1,237.88	\$1,237.87
Bell County Tax A/C	\$0.00	12.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Bk Of Amer	\$10,000.00	5.00%	\$745.00	\$350.50	\$335.57	\$198.71	\$0.00	\$0.00	\$0.00
Capital One Auto Finance	\$26,596.53	5.00%	\$2,911.09	\$1,019.89	\$1,027.13	\$1,094.43	\$1,192.18	\$1,192.12	\$1,192.13
James C. Herring & Associates	\$2,700.00	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Lacks	\$439.57	5.00%	\$25.34	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

BEGINNING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00
NEW BALANCE:	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:	\$2,430.00	\$2,430.00	\$2,430.00	\$2,430.00	\$2,430.00	\$2,430.00	\$2,430.00	\$2,430.00	\$2,430.00
DISTRIBUTION TO GENERAL UNSECURED:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:	\$270.00	\$270.00	\$270.00	\$270.00	\$270.00	\$270.00	\$270.00	\$270.00	\$270.00
ENDING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

CREDITOR NAME	AMOUNT	INT RATE	INT PAID	MONTH 37	MONTH 38	MONTH 39	MONTH 40	MONTH 41	MONTH 42
American Home Mortgage Servi	\$9,777.09	5.00%	\$563.46	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
American Home Mortgage Servi	\$2,826.31	5.00%	\$162.90	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
American Home Mortgage Servi	\$9,286.94	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
American Home Mortgage Servi	\$2,128.88	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
American Honda Finance	\$26,795.65	6.50%	\$3,859.63	\$1,237.75	\$1,237.45	\$1,236.76	\$1,234.96	\$818.75	\$0.00
Bell County Tax A/C	\$0.00	12.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Bk Of Amer	\$10,000.00	5.00%	\$745.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Capital One Auto Finance	\$26,596.53	5.00%	\$2,911.09	\$1,192.25	\$1,192.55	\$1,193.24	\$1,195.04	\$799.64	\$0.00

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION**

IN RE: **Andre LazarYoung, Debtor**
Debbie Lagail Young, Joint Debtor

CASE NO **Unknown**

CHAPTER **13**

James C. Herring & Associates	\$2,700.00	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Lacks	\$439.57	5.00%	\$25.34	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

BEGINNING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00
NEW BALANCE:	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:	\$2,430.00	\$2,430.00	\$2,430.00	\$2,430.00	\$2,430.00	\$2,430.00	\$1,618.39	\$0.00	\$0.00
DISTRIBUTION TO GENERAL UNSECURED:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$811.61	\$2,430.00	\$2,430.00
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:	\$270.00	\$270.00	\$270.00	\$270.00	\$270.00	\$270.00	\$270.00	\$270.00	\$270.00
ENDING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

CREDITOR NAME	AMOUNT	INT RATE	INT PAID	MONTH 43	MONTH 44	MONTH 45	MONTH 46	MONTH 47	MONTH 48
American Home Mortgage Servi	\$9,777.09	5.00%	\$563.46	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
American Home Mortgage Servi	\$2,826.31	5.00%	\$162.90	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
American Home Mortgage Servi	\$9,286.94	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
American Home Mortgage Servi	\$2,128.88	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
American Honda Finance	\$26,795.65	6.50%	\$3,859.63	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Bell County Tax A/C	\$0.00	12.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Bk Of Amer	\$10,000.00	5.00%	\$745.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Capital One Auto Finance	\$26,596.53	5.00%	\$2,911.09	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
James C. Herring & Associates	\$2,700.00	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Lacks	\$439.57	5.00%	\$25.34	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

BEGINNING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00
NEW BALANCE:	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DISTRIBUTION TO GENERAL UNSECURED:	\$2,430.00	\$2,430.00	\$2,430.00	\$2,430.00	\$2,430.00	\$2,430.00	\$2,430.00	\$2,430.00	\$2,430.00
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:	\$270.00	\$270.00	\$270.00	\$270.00	\$270.00	\$270.00	\$270.00	\$270.00	\$270.00
ENDING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

CREDITOR NAME	AMOUNT	INT RATE	INT PAID	MONTH 49	MONTH 50	MONTH 51	MONTH 52	MONTH 53	MONTH 54
American Home Mortgage Servi	\$9,777.09	5.00%	\$563.46	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
American Home Mortgage Servi	\$2,826.31	5.00%	\$162.90	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
American Home Mortgage Servi	\$9,286.94	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
American Home Mortgage Servi	\$2,128.88	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
American Honda Finance	\$26,795.65	6.50%	\$3,859.63	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Bell County Tax A/C	\$0.00	12.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Bk Of Amer	\$10,000.00	5.00%	\$745.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Capital One Auto Finance	\$26,596.53	5.00%	\$2,911.09	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
James C. Herring & Associates	\$2,700.00	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Lacks	\$439.57	5.00%	\$25.34	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

BEGINNING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00
NEW BALANCE:	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DISTRIBUTION TO GENERAL UNSECURED:	\$2,430.00	\$2,430.00	\$2,430.00	\$2,430.00	\$2,430.00	\$2,430.00	\$2,430.00	\$2,430.00	\$2,430.00
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:	\$270.00	\$270.00	\$270.00	\$270.00	\$270.00	\$270.00	\$270.00	\$270.00	\$270.00
ENDING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

CREDITOR NAME	AMOUNT	INT RATE	INT PAID	MONTH 55	MONTH 56	MONTH 57	MONTH 58	MONTH 59	MONTH 60
American Home Mortgage Servi	\$9,777.09	5.00%	\$563.46	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
American Home Mortgage Servi	\$2,826.31	5.00%	\$162.90	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
American Home Mortgage Servi	\$9,286.94	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
American Home Mortgage Servi	\$2,128.88	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
American Honda Finance	\$26,795.65	6.50%	\$3,859.63	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Bell County Tax A/C	\$0.00	12.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Bk Of Amer	\$10,000.00	5.00%	\$745.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Capital One Auto Finance	\$26,596.53	5.00%	\$2,911.09	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
James C. Herring & Associates	\$2,700.00	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Lacks	\$439.57	5.00%	\$25.34	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION**

IN RE: **Andre LazarYoung, Debtor**
Debbie Lagail Young, Joint Debtor

CASE NO **Unknown**

CHAPTER **13**

BEGINNING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:	\$2,700.00	\$2,700.00	\$2,700.00	\$0.00	\$0.00	\$0.00
NEW BALANCE:	\$2,700.00	\$2,700.00	\$2,700.00	\$0.00	\$0.00	\$0.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DISTRIBUTION TO GENERAL UNSECURED:	\$2,430.00	\$2,430.00	\$2,430.00	\$0.00	\$0.00	\$0.00
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:	\$270.00	\$270.00	\$270.00	\$0.00	\$0.00	\$0.00
ENDING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

B6I (Official Form 6I) (12/07)

In re **Andre LazarYoung**
Debbie Lagail YoungCase No. _____
(if known)**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	Dependents of Debtor and Spouse			
	Relationship(s):	Age(s):	Relationship(s):	Age(s):
Married	Daughter	16 Years		
	Daughter	13 Years		
	Son	7 Years		
Employment:				
	Debtor		Spouse	
Occupation	Train Master		HR Specialist	
Name of Employer	BNSF		Department of Treasury	
How Long Employed	16 Years		15 Years	
Address of Employer	2100 Baker Blvd Temple, TX 76502		c/o Special Processing Branch PO Box 5558 Beckley, WV 25801	

INCOME: (Estimate of average or projected monthly income at time case filed)

	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$2,918.18	\$3,740.53
2. Estimate monthly overtime	\$0.00	\$0.00
3. SUBTOTAL	\$2,918.18	\$3,740.53
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes (includes social security tax if b. is zero)	\$241.48	\$194.54
b. Social Security Tax	\$0.00	\$209.84
c. Medicare	\$42.32	\$90.15
d. Insurance	\$0.00	\$215.24
e. Union dues	\$0.00	\$0.00
f. Retirement Mandatory / Mandatory	\$294.72	\$216.95
g. Other (Specify)	\$0.00	\$0.00
h. Other (Specify)	\$0.00	\$0.00
i. Other (Specify)	\$0.00	\$0.00
j. Other (Specify)	\$0.00	\$0.00
k. Other (Specify)	\$0.00	\$0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$578.52	\$926.72
6. TOTAL NET MONTHLY TAKE HOME PAY	\$2,339.66	\$2,813.81
7. Regular income from operation of business or profession or farm (Attach detailed stmt)	\$0.00	\$0.00
8. Income from real property	\$0.00	\$0.00
9. Interest and dividends	\$0.00	\$0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$0.00	\$0.00
11. Social security or government assistance (Specify):	\$0.00	\$0.00
12. Pension or retirement income	\$1,509.70	\$0.00
13. Other monthly income (Specify):		
a. VA Disability / VA Disability	\$920.00	\$1,152.00
b. / Tax Refund	\$0.00	\$97.25
c.	\$0.00	\$0.00
14. SUBTOTAL OF LINES 7 THROUGH 13	\$2,429.70	\$1,249.25
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$4,769.36	\$4,063.06
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	\$8,832.42	

(Report also on Summary of Schedules and, if applicable,
on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

None.

B6J (Official Form 6J) (12/07)

IN RE: **Andre LazarYoung**
Debbie Lagail YoungCase No. _____
(if known)**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No b. Is property insurance included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	\$1,341.97
2. Utilities: a. Electricity and heating fuel b. Water and sewer c. Telephone d. Other: Cable/Internet	\$275.00 \$75.00 \$59.99 \$200.00
3. Home maintenance (repairs and upkeep)	\$100.00
4. Food	\$750.00
5. Clothing	\$125.00
6. Laundry and dry cleaning	\$70.00
7. Medical and dental expenses	\$100.00
8. Transportation (not including car payments)	\$510.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$125.00
10. Charitable contributions	
11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health d. Auto e. Other: 2nd Mortgage	\$341.22
12. Taxes (not deducted from wages or included in home mortgage payments) Specify:	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto: b. Other: c. Other: House & Auto Insurance d. Other: Day Care	\$208.00 \$180.00
14. Alimony, maintenance, and support paid to others: 15. Payments for support of add'l dependents not living at your home: 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17.a. Other: See attached personal expenses 17.b. Other:	\$375.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$4,836.18
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: None.	
20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.)	
	\$8,832.42 \$4,836.18 \$3,996.24

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION**

IN RE: **Andre LazarYoung
Debbie Lagail Young**

CASE NO

CHAPTER **13**

EXHIBIT TO SCHEDULE J

Itemized Personal Expenses

Expense	Amount
School Lunches/Expenses	\$100.00
Work Lunches	\$150.00
Personal Care/Hygiene	\$125.00
Total >	\$375.00